Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 - 20 (Canceled)

21. (Currently Amended) A method of paying for calls and services in a telecommunications network that comprises a charging controller, the charging controller including a user account database having user accounts that are used by the charging controller to apply prepaid charges and various user services charges, the method comprising the steps of the user:

purchasing a voucher or cash instrument associated with an amount in a voucher record in a voucher database, the voucher or cash instrument having an identifier and a secret code;

utilizing the identifier and the secret code to access the voucher record in the voucher database; and

transferring a specified amount from the voucher record in the voucher database to a user account in the user account ~~first~~ database, wherein the charging controller is adapted for applying user charges to the user account in the ~~first~~ user account database.

22. (Previously Presented) The method of claim 21, wherein the identifier and the secret code is independent of any association with the user.

23. (Previously Presented) The method of claim 21, wherein the voucher record in the voucher database comprises a first field for an identifier of the voucher or cash instrument, a second field for the secret code, a third field for the amount of the voucher or cash instrument and a fourth field for blocking the voucher or cash instrument.

24. (Previously Presented) The method of claim 23, further comprising the step of

utilizing a loading service for transferring all or part of the amount of the voucher or cash instrument from the third field of the voucher record in the voucher database to a monetary field in a user record in the user account database, wherein the user record comprises a plurality of fields including a user identifier field and the monetary field.

25. (Previously Presented) The method of claim 24, wherein the amount of the voucher or cash instrument in the third field of the voucher record in the voucher database is used only for transferring money to:

the monetary field in the user record in the user account database,

the monetary field in a prepaid calling card user record in the user account database, or

the monetary field in a record associated with any user that provides the voucher identifier and the voucher secret code.

26. (Previously Presented) The method of claim 23, further comprising the step of utilizing the voucher blocking field to block transferring a specified amount from the voucher record in the voucher database.

27. (Previously Presented) The method of claim 21, wherein the user account database records and the voucher database records are combined into one database.

28. (Previously Presented) A method of paying for calls and services utilizing an intelligent network (IN), the method comprising:

purchasing a voucher or cash instrument associated with an amount stored in a voucher record in a voucher database, the voucher or cash instrument having an identifier and a secret code;

a user initiating a prepaid call to a called party,

the IN routing the call to a prepaid service,

identifying the caller,

determining the balance in a prepaid account associated with the user in a user account database, wherein the IN connects the caller to the called party and

if the prepaid account is empty, notifying the caller to load an additional amount to the prepaid account associated with the user, whereupon the user connects to a loading service of the IN; and

the user providing the identifier and the secret code for accessing the voucher record in the voucher database, wherein all or part of the amount in the voucher record is then sent via the loading service to the prepaid user account.

29. (Previously Presented) The method of claim 28, wherein the identifier and the secret code are independent of any association with the user.

30. (Previously Presented) The method of claim 28, wherein the user account database and voucher database are stored in a Service Control Point (SCP) and the prepaid call is routed through a Service Switching Point (SSP) SSP to the SCP to access the prepayment service.

31. (Previously Presented) The method of claim 28, wherein the voucher record in the voucher database comprises a first field for the identifier of the voucher or cash instrument, a second field for the secret code, a third field for the amount of the voucher or cash instrument and a fourth field for blocking the voucher or cash instrument.

32. (Previously Presented) The method of claim 30, further comprising the step of

transferring all or part of the amount of the voucher or cash instrument in the third field of the record in the voucher database to a monetary field in a user record in the

user account database, wherein the user record comprises a plurality of fields including a user identifier field, the monetary field and a personal identification number (PIN) field.

33. (Previously Presented) The method of claim 31, wherein the amount of the voucher or cash instrument in the third field of the record in the voucher database is used only for transferring money to:

the monetary field in the user record in the user account database,

the monetary field in a prepaid calling card user record in the user account database, or

the monetary field in a record associated with any user that provides the voucher identifier and the voucher secret code.

34. (Previously Presented) The method of claim 31, further comprising the step of utilizing the voucher blocking field to block transferring a specified amount from the voucher record in the voucher database.

35. (Previously Presented) The method of claim 28, wherein the user account database records and the voucher database records are combined into one database.

36. (Previously Presented) A node in a telecommunication network comprising:

a charging controller for applying prepaid charges and various user service charges to user accounts in a user account database;

a voucher database for receiving and storing an amount of a voucher or cash instrument, an identifier and a secret code being associated with the voucher or cash instrument;

means for accessing a voucher record in the voucher database; and

a loading service for transferring a specified amount from the voucher record in the voucher database to a user account in the user database.

37. (Previously Presented) The node of claim 36, wherein the identifier and the secret code are independent of any association with the user.

38. (Previously Presented) The node of claim 36, wherein the record in the voucher database comprises a first field for the identifier of the voucher or cash instrument, a second field for the secret code, a third field for the amount of the voucher or cash instrument and a fourth field for blocking the voucher or cash instrument.

39. (Previously Presented) The node of claim 38, further comprising

means in the loading service for transferring all or part of the amount of the voucher or cash instrument in the third field of the voucher record in the voucher database to a monetary field in a user record in the user account database, wherein the user record comprises a plurality of fields including a user identifier field, the monetary field and a personal identification number (PIN) field.

40. (Previously Presented) The node of claim 39, wherein the amount of the voucher or cash instrument in the third field of the voucher record in the voucher database is used only for transferring money to:

the monetary field in the user record in the user account database,

the monetary field in a prepaid calling card user record in the user account database, or

the monetary field in a record associated with any user that provides the voucher number and the voucher secret code; and

when the third field of the voucher record in the voucher database is empty, the voucher record is marked as used.

41. (Previously Presented) The node of claim 36, wherein the user account database and the voucher database are combined into one database.